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(4) Assistors must also follow IRM 25.23.11.6.5.2, BMF Transcripts and Identity Theft, when the identity-theft indicators are present and the taxpayer requests a transcript of a fraudulent tax return, indicates receipt of a transcript they did not request, or indicates the transcript they requested contains incorrect information due to possible identity theft.

IRM 21.2.3.5.10.1 Added a new procedure for BMF identity theft.

(1) Ask probing questions to determine why the transcript is needed.

(2) Identify which type of transcript will meet the taxpayer's needs based on the purpose of the transcript request. Refer to IRM 21.2.3.2 Types of TDS Transcripts.

(3) Encourage the taxpayer to use self-service methods:

- Business Tax Account (BTA). Transcripts are available online for the entities below. Single Member Limited Liability Companies (SMLLC) do not currently have access to BTA.
 - a. Sole Proprietor who files with an EIN.
 - b. Designated Official (DO) of an S Corporation or C Corporation.
- Form 4506-T, Request for Transcript of Tax Return. Transcripts are mailed. The new Business Entity transcripts are not yet available.

(4) If the taxpayer is not using a self-service method, conduct full authentication per IRM 21.1.3.2.3, Required Taxpayer Authentication. If the assistor suspects identity theft, or there is an identity-theft indicator on the account, see IRM 21.2.3.5.9, Transcripts and Identity Theft for Businesses. Transcript availability is outlined in IRM 21.2.3.3.1(3), Transcript Assistance by an IRS Representative. Only when expedited service is needed and telephone assistance has been exhausted can a taxpayer be directed to the Taxpayer Assistance Center (TAC). When doing so:

- Advise that an appointment is necessary and may not be immediate depending on office availability.
- Provide the toll-free number, 844-545-5640, and offer to transfer them.
- Document the failed authentication attempt and TAC referral in AMS.

(5) Identify any account issues on IDRS or AMS prohibiting the issuance of a transcript; refer to IRM 21.2.3.5.7, Transcript Restrictions and Special Handling, for some examples.

Note: For Large Corp Program customers, see IRM 21.2.3.5.7(13), Transcript Restrictions and Special Handling.

(6) Authorized representatives are limited in the number of clients for which transcripts can be requested in a single contact. They are also limited in the number of transcripts received per client in a single contact. The limits are:

- Up to five clients for which TDS transcripts and/or internal IDRS transcripts are requested.
- Up to 30 transcripts in total per client. Of this 30, up to 10 can be internal IDRS transcripts.

(7) The IRS policy is to only provide masked transcripts. If the taxpayer insists on an unmasked transcript, see IRM 21.2.3.5.10.1.1, BMF Unmasked Transcripts and Referrals.

Exception: The Business Entity transcripts are the only transcripts provided unmasked.

(8) Refer to IRM 21.2.3.5.3, Selecting a Delivery Method, and to IRM 21.1.3.9, Mailing and Faxing Tax Account Information, for mailing restrictions.

(9) If the taxpayer requests an identifying number/customer file number appear on the transcript, enter this number into the Customer File Number field on the TDS Taxpayer Information screen. TINs cannot be accepted. The field accommodates up to 10 numeric digits.

(10) Once all transcripts are in the product queue, and before selecting Continue to process the transaction, verify with the caller that you have the correct transcripts listed and all transcripts requested are included. This must be done regardless of what other checks were done earlier in the call.

1. Ensure the correct Mask or Unmask radio button was selected.
2. Repeat to the caller each transcript in the product queue – transcript type, tax form, tax year, tax month/quarter, etc.
3. Ask the caller if correct. If you are unable to confirm with the caller, do not process the transaction; no transcript can be provided.

Reminder: Only the Business Entity transcripts can be provided unmasked; all other transcripts must be masked.

Note: Masked and unmasked transcripts cannot be combined in the same TDS session. Separate sessions must be completed for masked transcripts and for unmasked transcripts.

(11) If TDS is not available (entire application is down), follow IRM 21.3.5.4.2.3, Required Systems Unavailable. If an aspect of TDS is not working, such as a specific form is not properly displaying the correct information due to a programming error, provide an internal IDRS transcript in lieu of the TDS transcript. # [REDACTED]

[REDACTED] #

(12) Complete the contact by following IRM 21.2.3.7, Call Closure Requirements.

IRM 21.2.3.5.10.1.1 Edited the Form 4442 referral language.

(1) TDS can generate both masked and unmasked transcripts. The IRS policy is to ONLY provide masked transcripts except for the Business Entity transcripts which are provided unmasked. If the taxpayer requests an unmasked version, explain it is the IRS's policy and responsibility to protect and secure the taxpayer's personal information. Masked transcripts contain full financial information and have sufficient identifying information to meet the needs of those requesting the transcript.

(2) If the taxpayer states they tried to submit the masked transcript and it was not accepted:

1. Explain that the IRS can only provide the masked transcript.
2. Inform that a referral will be prepared and submitted to IRS headquarters staff who will reach out to the business to explain the policy and why the IRS is only providing masked transcripts.
3. Advise that only masked transcripts will be provided even after contact is made with the business and the policy explained.
4. Provide the masked transcript and ask they submit the transcript again to the business.
5. Inform that the IRS may contact the taxpayer by telephone if any additional information is needed.

Note: Do not provide a timeframe. The taxpayer will not receive a callback for resolution. This is only an internal referral to elevate the problem the taxpayer is encountering.

(3) Use electronic Form 4442 to refer inquiries to headquarters staff. Obtain the following information. If the taxpayer does not have all the information, instruct the taxpayer to call back with the information.

- The specific reason why the taxpayer is requiring an unmasked transcript.
- A current telephone number where the taxpayer can be reached if there are any questions.
- The complete business, agency, etc. information with specific contact name and telephone number of the business requesting the unmasked transcript.

(4) Complete Form 4442 by making the following selections and entries:

1. Select "IRM" as the *Referral Type*.
2. Select "Other (write-in)" as the *Select Category*.
3. Enter "21.2.3.5.10.1.1; Request for BMF Unmasked Transcript" as the *Write In*.

4. Select "Other" as the *Reason*.
5. Input the information obtained from the taxpayer in paragraph 3 into the *Taxpayer Inquiry/Proposed Resolution* field and include the specific transcript(s) requested.

(5) Once the review process has been completed by the lead/manager, the lead/manager should submit Form 4442, in PDF format, via secure messaging to the group mailbox # [REDACTED] #

(6) Document in AMS the taxpayer's reason for requesting an unmasked transcript and include the complete business contact information.

IRM 21.2.3.5.10.2.1 Edited the Form 4442 referral language.

(1) TDS can generate both masked and unmasked transcripts. The IRS policy is to ONLY provide masked transcripts. If the taxpayer requests an unmasked version, explain it is the IRS's policy and responsibility to protect and secure the taxpayer's personal information. Masked transcripts contain full financial information and have sufficient identifying information to meet the needs of those requesting the transcript.

Exception: There is an exception for the wage and income transcript; see paragraph 2.

Reminder: A taxpayer's death impacts authorizations; refer to IRM 21.1.3.3, Third-Party (POA/TIA/F706) Authentication.

Note: If the taxpayer states an unmasked transcript is needed for bankruptcy proceedings, explain bankruptcy courts will accept the masked transcript.

(2) An unmasked wage and income transcript can **ONLY** be provided when needed for:

- **Preparing and Filing a Federal Tax Return.** Verify a tax return was not filed by the taxpayer for the year in question before providing the unmasked transcript.
- # [REDACTED] #
- # [REDACTED] #
- # [REDACTED] #

Exception Criteria for the Unmasked Wage and Income Transcript	Who Can Request the Unmasked Wage and Income Transcript	Delivery Methods for the Unmasked Wage and Income Transcript
Preparing and Filing a Federal Tax Return	<ul style="list-style-type: none"> ○ The taxpayer. ○ The authorized individual for the decedent (per the second name line of entity information). ○ The taxpayer's authorized representative. 	<ul style="list-style-type: none"> ○ Mailed to the taxpayer's address of record. ○ Mailed to the authorized individual for the decedent. ○ Placed into the authorized representative's e-Services SOR mailbox.
# [REDACTED] #	# [REDACTED] #	# [REDACTED] #
# [REDACTED] #	# [REDACTED] #	# [REDACTED] #

# [REDACTED] #	# [REDACTED] #	# [REDACTED] #
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Note: If the taxpayer states they are at a new address, follow guidance in IRM 21.1.3.20, Oral Statement Authority. If they pass oral statement authority, the address can be changed, and the unmasked wage and income transcript mailed to the new address. Neither the taxpayer, nor the taxpayer's power of attorney (POA), or other authorized representative can request to change the taxpayer's address to the POA or to the authorized representative's address.

(3) Masked and unmasked transcript requests **cannot** be combined in the same TDS transaction. Separate transactions must be completed for unmasked wage and income transcripts.

Example: The caller is receiving an unmasked wage and income transcript and a masked record of account transcript. Fully process the unmasked wage and income transcript transaction and then start a new transaction for the masked record of account transcript. Ensure the correct radio button is selected (Mask or Unmask) at the top right of the Taxpayer Information page.

Reminder: The wage and income transcript is the **ONLY** transcript which can be provided unmasked, and only after exception criteria is met.

(4) If the taxpayer states they tried to submit the masked transcript and it was not accepted by the business:

1. Explain that the IRS can only provide the masked transcript.
2. Inform that a referral will be prepared and submitted to IRS headquarters staff who will reach out to the business to explain the policy and why the IRS is only providing masked transcripts.
3. Advise that only masked transcripts will be provided even after contact is made with the business and the policy explained.
4. Provide the masked transcript and ask they submit the transcript again to the business.
5. Inform that the IRS may contact the taxpayer by telephone if any additional information is needed.

Note: Do not provide a timeframe. The taxpayer will not receive a callback for resolution. This is only an internal referral to elevate the problem the taxpayer is

encountering.

(5) Use electronic Form 4442 to refer inquiries to headquarters staff. Obtain the following information. If the taxpayer does not have all the information, instruct the taxpayer to call back with the information.

- The specific reason why the taxpayer is requiring an unmasked transcript.
- A current telephone number where the taxpayer can be reached if there are any questions.
- The complete business, agency, etc., information with specific contact name and telephone number of the business requesting the transcript.

(6) Complete Form 4442 by making the following selections and entries:

1. Select "IRM" as the *Referral Type*.
2. Select "Other (write-in)" as the *Select Category*.
3. Enter "21.2.3.5.10.2.1; Request for IMF Unmasked Transcript" as the *Write In*.
4. Select "Other" as the *Reason*.
5. Input the information obtained from the taxpayer in paragraph 5 into the *Taxpayer Inquiry/Proposed Resolution* field and include the specific transcript(s) requested.

(7) Once the review process has been completed by the lead/manager, the lead/manager should submit Form 4442, in PDF format, via secure messaging to the group mailbox # [REDACTED] #

Note: If the taxpayer's request was for an unmasked wage and income transcript, and the request meets the exception criteria in paragraph 2, provide the transcript and do not submit a referral.

(8) Document in AMS the taxpayer's reason for requesting an unmasked transcript and include the complete business contact information.

IRM 21.2.3.5.10.3.1 Edited the Form 4442 referral language.

(1) Taxpayers may say they need a specific field(s) to display full PII on the internal IDRS transcript. Explain the IRS policy is to mask all PII to protect and secure the taxpayer's personal information. If the taxpayer still requests PII to be unmasked:

1. Inform the taxpayer a referral will be prepared and submitted to the IRS headquarters staff.
2. Provide the taxpayer with the masked IDRS internal transcript and ask they submit it again to the business requesting it.
3. Inform the taxpayer the IRS may contact the taxpayer by telephone if any additional information is needed.

Note: Do not provide a timeframe. The taxpayer will not receive a callback for resolution. This is only an internal referral to elevate the problem the taxpayer is encountering.

(2) Use electronic Form 4442 to refer inquiries to headquarters staff. Obtain the following information from the taxpayer. If the taxpayer does not have all the information, instruct the taxpayer to call back with the information.

- The specific fields(s) needing to have PII unmasked.
- The specific reason why those field(s) need to be unmasked.
- A current telephone number where the taxpayer can be reached if there are any questions.
- The complete business, agency, etc., information with specific contact name and telephone number.

(3) Complete Form 4442 by making the following selections and entries:

1. Select "IRM" as the *Referral Type*.
2. Select "Other (write-in)" as the *Select Category*.
3. Enter "21.2.3.5.10.3.1 Internal IDRS Unmasked Transcript Request" as the *Write In*.
4. Select "Other" as the *Reason*.

(4) Input the information obtained from the taxpayer in paragraph 2 into the *Taxpayer Inquiry/Proposed Resolution* field and include the name of the IDRS transcript.

(5) Once the review process has been completed by the lead/manager, the lead/manager should submit Form 4442, in PDF format, via secure messaging to the group mailbox # [REDACTED] #

(6) Document in AMS:

- The specific IDRS transcript requested.
- The specific fields to be unmasked.
- The taxpayer's reason for requesting the unmasked PII.
- Include the complete business information and contact name and telephone number.